

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK**

IN RE:

-----X
**Alam Haider
Parveen Haider**

Chapter 13

Case No.: 1-16-40634

Debtor(s)
-----X

CHAPTER 13 PLAN

1. The future earnings of the debtor(s) are submitted to the supervision and control of the trustee, and the debtor(s) shall pay to the trustee for a total of 60 months, the sum of:
\$ 800.00 commencing March 2016 through and including February 2021 for a period of 60 months;

2. From the payments so received, the trustee shall make disbursements as follows:
(a) Full payment in deferred cash payments of all claims entitled to priority under 11 U.S.C. §507. Attorney Fees: \$2,500.
(b) Holders of allowed secured claims shall retain the liens securing such claims and shall be paid as follows:

-Monthly post-petition payment for the mortgage installment for first mortgage on the real property located at 80-23 Cypress Avenue, Glendale, NY to be paid directly to Bank of America in the amount of \$3,863.24 per month outside of chapter 13 plan bearing loan no. 7600. Debtors do not owe any pre-petition arrearage and are not requesting loss mitigation.

-Monthly post-petition payment for the mortgage installment for HELOC Account on the real property located at 80-23 Cypress Avenue, Glendale, NY to be paid directly to Bank of America in the amount of \$151.88 per month outside of chapter 13 plan bearing loan no. 1599. Debtors do not owe any pre-petition arrearage and are not requesting loss mitigation.

-Monthly post-petition payment for the 2015 Toyota RAV4 for vehicle installment loan to be paid directly to Capital One Bank in the amount of \$475 per month outside of chapter 13 plan bearing loan no. 5360. Debtors does not owe any pre-petition arrearage and are not requesting cram down of loan balance. This vehicle loan would be paid off in July 2021, after conclusion of debtors' chapter 13 plan.

ALL POST-PETITION PAYMENTS, INCLUDING BUT NOT LIMITED TO, MORTGAGE PAYMENTS, VEHICLE PAYMENTS, REAL ESTATE TAXES and INCOME TAXES, TO BE MADE OUTSIDE THE PLAN BY THE DEBTOR(S).

_____ (mortgage holder) to be paid pre-petition arrears in the sum of \$___ plus ___% interest over the life of the plan.

(c) Subsequent to distribution to secured creditors, dividends to **unsecured creditors** whose claims are duly allowed as follows: **PRO RATA distribution to all timely filed proofs of claim of not less than 5 %(percent).**

3. All lease agreements are hereby assumed, unless specifically rejected as follows:
Other Party Description of Contract or Lease
-NONE-

-Debtor intends to surrender Taxi Medallion to secured creditor First Jersey Credit Union.

4. During the pendency of this case, the debtor(s) will provide the Trustee with signed copies of filed federal and state tax returns for each year no later than April 15th of the year following the tax period. Indicated tax refunds are to be paid to the Trustee upon receipt; however, no later than June 15th of the year in which the tax returns are filed.

Title to the debtor(s) property shall revert in the debtor(s) upon completion of the plan, unless otherwise provided in the Order confirming this plan. Throughout the term of this plan, the debtor(s) will not incur post-petition debt over \$1,500.00 without written consent of the Chapter 13 trustee or the Court.

/s/ Alam Haider

Alam Haider
Debtor

Dated: **March 29, 2016**

/s/ Parveen Haider

Parveen Haider
Joint Debtor

/s/ Ehsanul Habib, Esq.

Ehsanul Habib, Esq. NYSB#4541819
Attorney for Debtor

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-Monthly post-petition payment for the 2015 Toyota RAV4 for vehicle installment loan to be paid directly to Capital One Bank in the amount of \$475 per month outside of chapter 13 plan bearing loan no. 5360. Debtors does not owe any pre-petition arrearage and are not requesting cram down of loan balance. This vehicle loan would be paid off in July 2021, after conclusion of debtors' chapter 13 plan.

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/s/ Alam Haider

Alam Haider
Debtor

Dated: **March 29, 2016**

/s/ Parveen Haider

Parveen Haider
Joint Debtor

/s/ Ehsanul Habib, Esq.

Ehsanul Habib, Esq. NYSB#4541819
Attorney for Debtor